## UNITED STATES BANKRUPTCY COURT

Western District of Washington 700 Stewart St, Room 6301 Seattle, WA 98101

In Re:	Case Number: 10–20930–MLB
David G Pardey and Ruth L Pardey	Chapter: 7
Debtor(s).	
	WAIVER OF CREDIT COUNSELING NCIAL MANAGEMENT COURSE
I/We, the debtor(s) in this case, certify under penalty	of perjury that:
I/We move for a waiver of the requirements to receive a personal financial management course (11 U.S.C. that applies]:	we a credit counseling briefing (11 U.S.C. § 109(h)) and complete § 727(a)(11) because [Check and FULLY complete the paragrah
☐ I am/We are incapacitated or disabled, as defined available attach a copy of a medical or judicial determination.	l in 11 U.S.C. § 109(h)(4)*, as follows (describe fully)(If mination of incapacity or disability):
☐ I am/We are on active military duty in a military deployed):	combat zone (Indicate rank, service, unit, and where and when
I/We certify under penalty of perjury that the forego	ing is true and correct. Executed on
[date] at	
Debtor: Jo	pint Debtor:
* Under 11 U.S.C. § 109(h)(4), incapacitated mean	s "that the debtor is impaired by reason of mental illness or

<sup>\*</sup> Under 11 U.S.C. § 109(h)(4), **meapacitated** means "that the debtor is impaired by reason of mental illness or mental deficiency so that he is incapable of realizing and making rational decisions with respect to his financial responsibilities" and **disabled** means "that the debtor is so physically impaired as to be unable, after reasonable effort, to participate in person, telephone, or Internet briefing..."

## CERTIFICATE OF NOTICE

District/off: 0981-2 User: marih Page 1 of 1 Date Rcvd: Sep 15, 2010 Case: 10-20930 Form ID: wvcrc Total Noticed: 1

The following entities were noticed by first class mail on Sep 17, 2010. db/jdb +David G Pardey, Ruth L Pardey, 24932 136th Ave SE, Kent, WA 98042-6657

The following entities were noticed by electronic transmission.

NONE. TOTAL: 0

\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 17, 2010 Signat

Joseph Speetjins